HOUSING MARKET INFORMATION

HOUSING NOW TABLES

Hamilton and Brantford CMAs

Date Released: May 2018

Canada

CMHC SCHL

Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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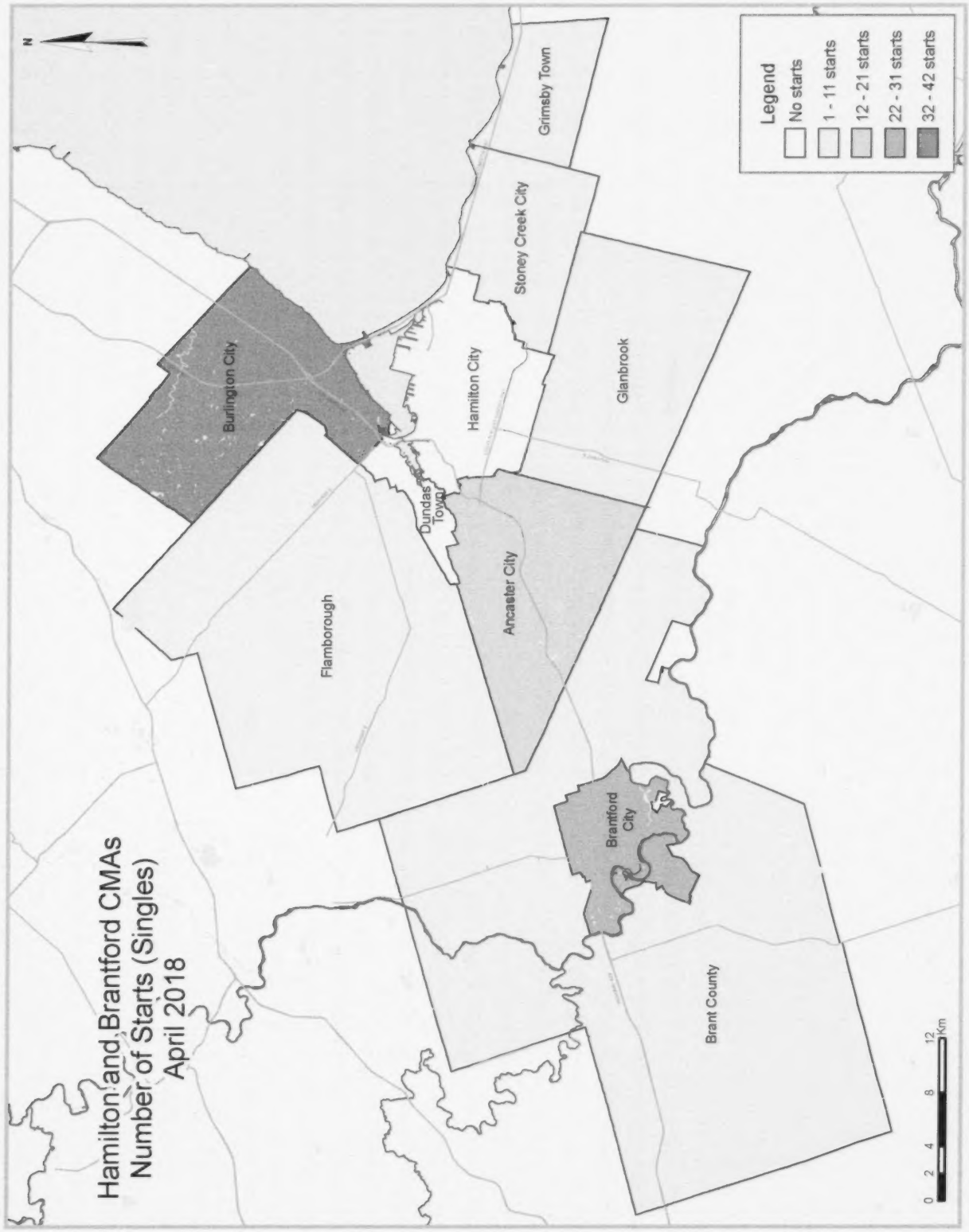
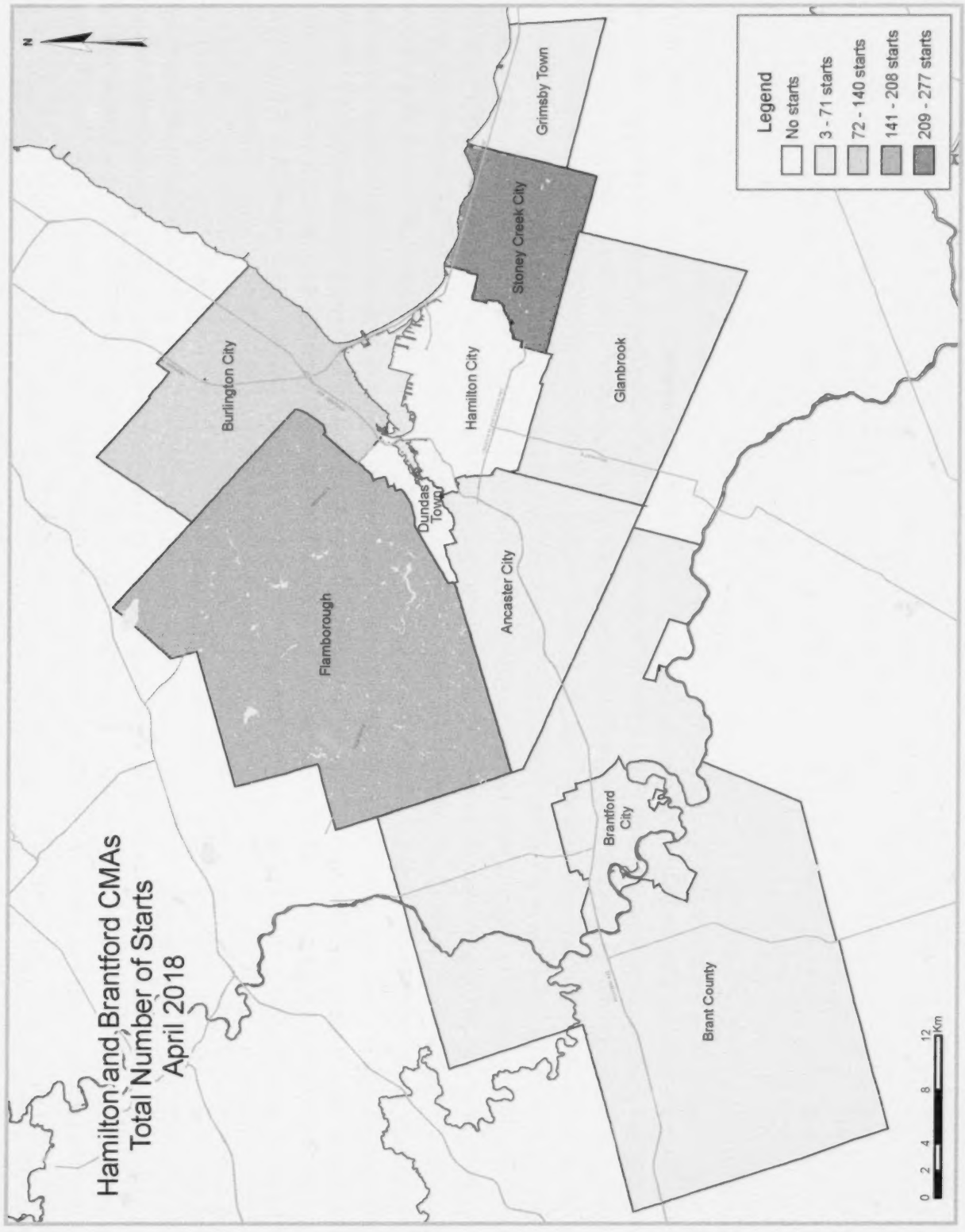
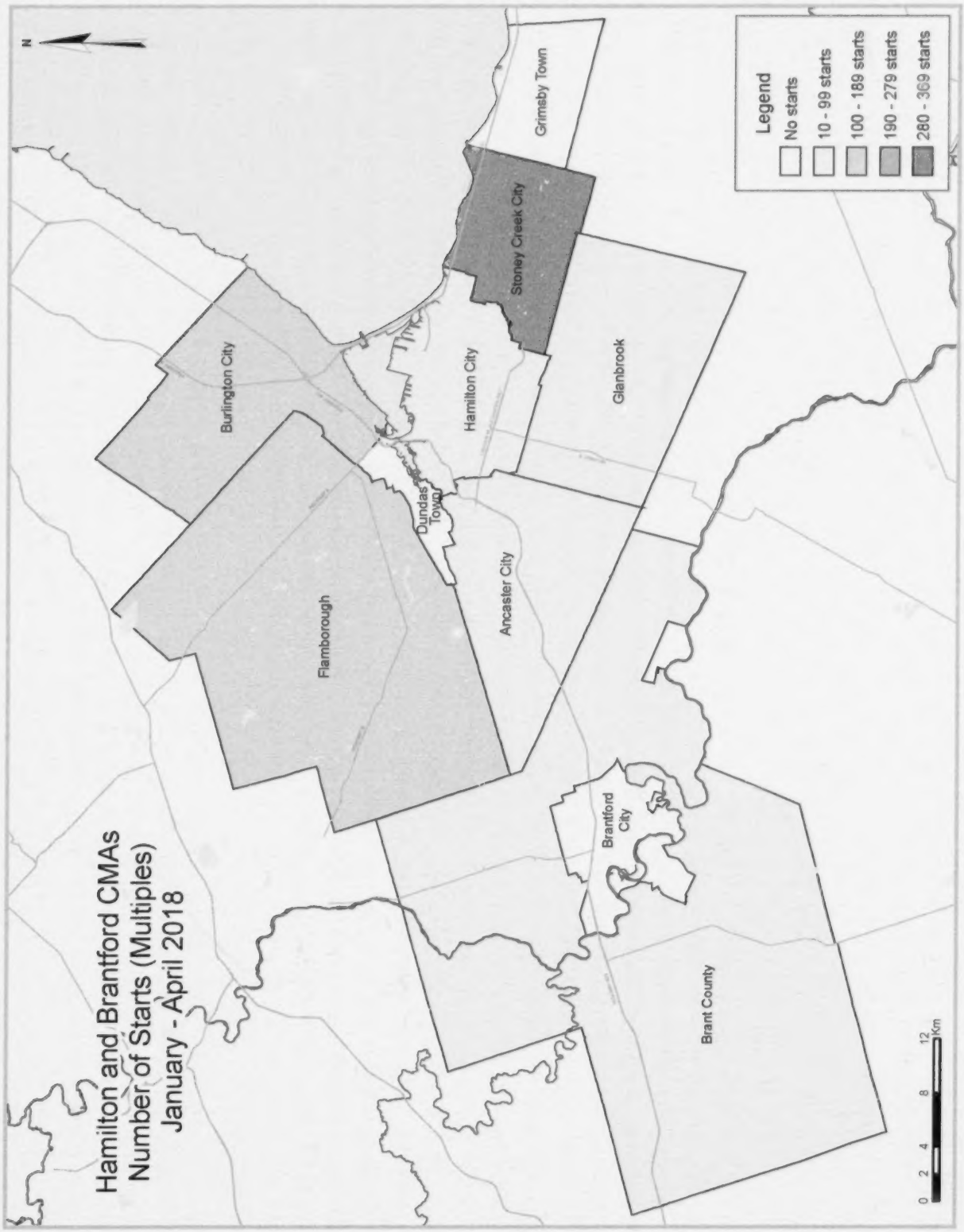
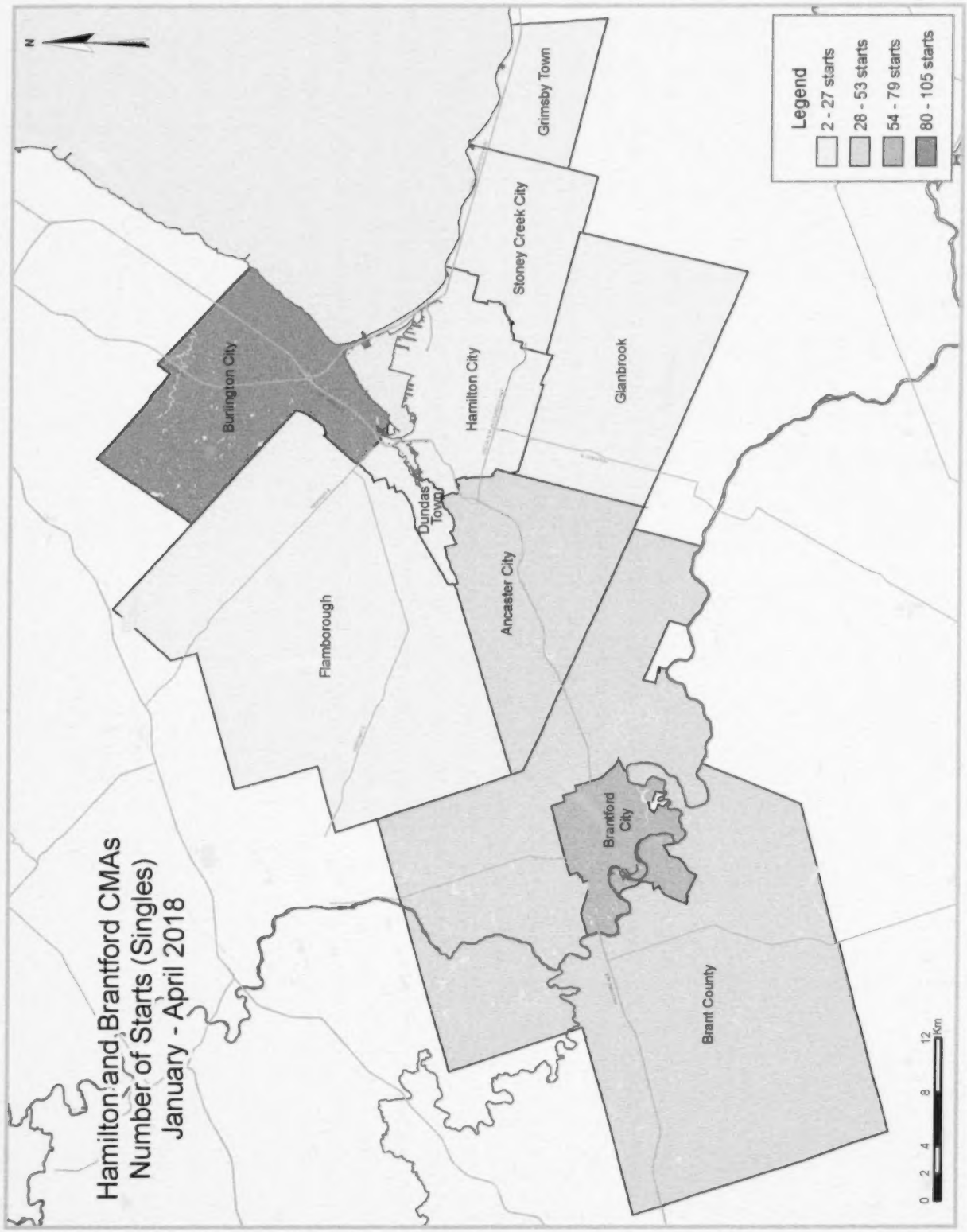
Hamilton and Brantford CMAs
Number of Starts (Multiples)
April 2018
N
Legend
No starts
4 - 72 starts
73 - 140 starts
141 - 208 starts
209 - 276 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
April 2018
N
Legend
No starts
1 - 11 starts
12 - 21 starts
22 - 31 starts
32 - 42 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
April 2018
N
Legend
No starts
3 - 71 starts
72 - 140 starts
141 - 208 starts
209 - 277 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - April 2018
N
Legend
No starts
10 - 99 starts
100 - 189 starts
190 - 279 starts
280 - 369 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - April 2018
N
Legend
2 - 27 starts
28 - 53 starts
54 - 79 starts
80 - 105 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km

Hamilton and Brantford CMAs
Total Number of Starts
January - April 2018
N
Legend
2 - 95 starts
96 - 188 starts
189 - 281 starts
282 - 375 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units
5	MLS® Residential Activity
6	Economic Indicators

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) April 2018		
Hamilton CMA[1]	March 2018	April 2018
Trend[2]	2,768	3,753
SAAR	1,017	7,628
	April 2017	April 2018
Actual		
April - Single-Detached	17	66
April - Multiples	190	566
April - Total	207	632
January to April - Single-Detached	179	188
January to April - Multiples	659	856
January to April - Total	838	1,044

Table 1b: Housing Starts (SAAR and Trend) April 2018		
Brantford CMA[1]	March 2018	April 2018
Trend[2]	315	353
SAAR	355	368
	April 2017	April 2018
Actual		
April - Single-Detached	6	31
April - Multiples	14	4
April - Total	20	35
January to April - Single-Detached	28	115
January to April - Multiples	26	10
January to April - Total	54	125

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
April 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
April 2018	66	0	87	0	13	466	0	0	632
April 2017	17	4	66	0	0	120	0	0	207
% Change	**	-100.0	31.8	n/a	n/a	**	n/a	n/a	**
Year-to-date 2018	188	4	248	0	32	520	0	52	1,044
Year-to-date 2017	179	48	152	0	0	459	0	0	838
% Change	5.0	-91.7	63.2	n/a	n/a	13.3	n/a	n/a	24.6
UNDER CONSTRUCTION									
April 2018	519	26	762	0	205	2,479	0	52	4,043
April 2017	579	68	668	0	29	1,697	90	100	3,231
% Change	-10.4	-61.8	14.1	n/a	**	46.1	-100.0	-48.0	25.1
COMPLETIONS									
April 2018	43	2	126	0	6	0	0	0	177
April 2017	36	0	51	0	0	30	0	0	117
% Change	19.4	n/a	147.1	n/a	n/a	-100.0	n/a	n/a	51.3
Year-to-date 2018	190	6	247	0	6	154	0	0	603
Year-to-date 2017	220	10	211	0	13	380	0	0	834
% Change	-13.6	-40.0	17.1	n/a	-53.8	-59.5	n/a	n/a	-27.7
COMPLETED & NOT ABSORBED									
April 2018	31	2	196	0	2	0	n/a	n/a	231
April 2017	56	18	251	0	17	18	n/a	n/a	360
% Change	-44.6	-88.9	-21.9	n/a	-88.2	-100.0	n/a	n/a	-35.8
ABSORBED									
April 2018	40	2	64	0	4	0	n/a	n/a	110
April 2017	45	3	25	0	0	28	n/a	n/a	101
% Change	-11.1	-33.3	156.0	n/a	n/a	-100.0	n/a	n/a	8.9
Year-to-date 2018	202	8	180	0	6	266	n/a	n/a	662
Year-to-date 2017	233	27	196	0	4	365	n/a	n/a	825
% Change	-13.3	-70.4	-8.2	n/a	50.0	-27.1	n/a	n/a	-19.8

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
April 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
April 2018	31	0	4	0	0	0	0	0	35
April 2017	6	0	14	0	0	0	0	0	20
% Change	**	n/a	-71.4	n/a	n/a	n/a	n/a	n/a	75.0
Year-to-date 2018	115	2	8	0	0	0	0	0	125
Year-to-date 2017	28	0	26	0	0	0	0	0	54
% Change	**	n/a	-69.2	n/a	n/a	n/a	n/a	n/a	131.5
UNDER CONSTRUCTION									
April 2018	189	6	107	0	5	0	8	0	315
April 2017	64	2	108	0	15	0	8	8	205
% Change	195.3	200.0	-0.9	n/a	-66.7	n/a	0.0	-100.0	53.7
COMPLETIONS									
April 2018	9	0	6	0	0	0	0	57	72
April 2017	10	2	0	0	0	0	0	0	12
% Change	-10.0	-100.0	n/a	n/a	n/a	n/a	n/a	n/a	**
Year-to-date 2018	32	2	66	0	0	0	0	57	157
Year-to-date 2017	42	10	12	0	10	0	0	151	225
% Change	-23.8	-80.0	**	n/a	-100.0	n/a	n/a	-62.3	-30.2
COMPLETED & NOT ABSORBED									
April 2018	12	0	8	0	4	0	n/a	n/a	24
April 2017	11	5	1	0	5	0	n/a	n/a	22
% Change	9.1	-100.0	**	n/a	-20.0	n/a	n/a	n/a	9.1
ABSORBED									
April 2018	9	2	14	0	0	0	n/a	n/a	25
April 2017	16	2	1	0	2	0	n/a	n/a	21
% Change	-43.8	0.0	**	n/a	-100.0	n/a	n/a	n/a	19.0
Year-to-date 2018	30	5	63	0	0	0	n/a	n/a	98
Year-to-date 2017	52	12	18	0	9	0	n/a	n/a	91
% Change	-42.3	-58.3	**	n/a	-100.0	n/a	n/a	n/a	7.7

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
April 2018	21	0	87	0	13	375	0	0	496
April 2017	11	4	66	0	0	0	0	0	81
Former Hamilton City									
April 2018	0	0	0	0	0	0	0	0	0
April 2017	4	0	0	0	0	0	0	0	4
Stoney Creek City									
April 2018	1	0	0	0	0	276	0	0	277
April 2017	1	0	0	0	0	0	0	0	1
Ancaster City									
April 2018	15	0	36	0	0	0	0	0	51
April 2017	5	4	48	0	0	0	0	0	57
Dundas Town									
April 2018	0	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0
Flamborough									
April 2018	3	0	37	0	6	99	0	0	145
April 2017	1	0	18	0	0	0	0	0	19
Glanbrook									
April 2018	2	0	14	0	7	0	0	0	23
April 2017	0	0	0	0	0	0	0	0	0
City of Burlington									
April 2018	42	0	0	0	0	91	0	0	133
April 2017	6	0	0	0	0	120	0	0	126
Grimsby									
April 2018	3	0	0	0	0	0	0	0	3
April 2017	0	0	0	0	0	0	0	0	0
Hamilton CMA									
April 2018	66	0	87	0	13	466	0	0	632
April 2017	17	4	66	0	0	120	0	0	207
Brant City									
April 2018	6	0	4	0	0	0	0	0	10
April 2017	6	0	9	0	0	0	0	0	15
Brantford City									
April 2018	25	0	0	0	0	0	0	0	25
April 2017	0	0	5	0	0	0	0	0	5
Brantford CMA									
April 2018	31	0	4	0	0	0	0	0	35
April 2017	6	0	14	0	0	0	0	0	20

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
April 2018	324	24	632	0	116	959	0	0	2,055
April 2017	509	68	571	0	6	339	90	100	1,683
Former Hamilton City									
April 2018	24	6	51	0	0	307	0	0	388
April 2017	70	2	129	0	0	102	90	100	493
Stoney Creek City									
April 2018	123	0	308	0	62	553	0	0	1,046
April 2017	41	20	68	0	6	237	0	0	372
Ancaster City									
April 2018	139	18	103	0	0	0	0	0	260
April 2017	49	46	80	0	0	0	0	0	175
Dundas Town									
April 2018	6	0	5	0	0	0	0	0	11
April 2017	4	0	0	0	0	0	0	0	4
Flamborough									
April 2018	22	0	83	0	25	99	0	0	229
April 2017	261	0	147	0	0	0	0	0	408
Glanbrook									
April 2018	10	0	82	0	29	0	0	0	121
April 2017	84	0	147	0	0	0	0	0	231
City of Burlington									
April 2018	179	2	0	0	0	1,097	0	52	1,330
April 2017	63	0	0	0	0	935	0	0	998
Grimsby									
April 2018	16	0	130	0	89	423	0	0	658
April 2017	7	0	97	0	23	423	0	0	550
Hamilton CMA									
April 2018	519	26	762	0	205	2,479	0	52	4,043
April 2017	579	68	668	0	29	1,697	90	100	3,231
Brant City									
April 2018	73	6	8	0	0	0	8	0	95
April 2017	54	2	18	0	0	0	8	0	82
Brantford City									
April 2018	116	0	99	0	5	0	0	0	220
April 2017	10	0	90	0	15	0	0	8	123
Brantford CMA									
April 2018	189	6	107	0	5	0	8	0	315
April 2017	64	2	108	0	15	0	8	8	205

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
April 2018	41	2	90	0	0	0	0	0	133
April 2017	30	0	51	0	0	30	0	0	111
Former Hamilton City									
April 2018	3	2	0	0	0	0	0	0	5
April 2017	5	0	0	0	0	30	0	0	35
Stoney Creek City									
April 2018	19	0	42	0	0	0	0	0	61
April 2017	5	0	51	0	0	0	0	0	56
Ancaster City									
April 2018	7	0	0	0	0	0	0	0	7
April 2017	8	0	0	0	0	0	0	0	8
Dundas Town									
April 2018	0	0	0	0	0	0	0	0	0
April 2017	0	0	0	0	0	0	0	0	0
Flamborough									
April 2018	12	0	48	0	0	0	0	0	60
April 2017	6	0	0	0	0	0	0	0	6
Glanbrook									
April 2018	0	0	0	0	0	0	0	0	0
April 2017	6	0	0	0	0	0	0	0	6
City of Burlington									
April 2018	2	0	0	0	0	0	0	0	2
April 2017	3	0	0	0	0	0	0	0	3
Grimsby									
April 2018	0	0	36	0	6	0	0	0	42
April 2017	3	0	0	0	0	0	0	0	3
Hamilton CMA									
April 2018	43	2	126	0	6	0	0	0	177
April 2017	36	0	51	0	0	30	0	0	117
Brant City									
April 2018	8	0	0	0	0	0	0	0	8
April 2017	10	0	0	0	0	0	0	0	10
Brantford City									
April 2018	1	0	6	0	0	0	0	57	64
April 2017	0	2	0	0	0	0	0	0	2
Brantford CMA									
April 2018	9	0	6	0	0	0	0	57	72
April 2017	10	2	0	0	0	0	0	0	12

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
April 2018	28	2	178	0	0	0	n/a	n/a	208
April 2017	51	17	229	0	17	18	n/a	n/a	332
Former Hamilton City									
April 2018	9	0	32	0	0	0	n/a	n/a	41
April 2017	5	0	11	0	0	15	n/a	n/a	31
Stoney Creek City									
April 2018	8	2	34	0	0	0	n/a	n/a	44
April 2017	28	17	51	0	15	0	n/a	n/a	111
Ancaster City									
April 2018	4	0	43	0	0	0	n/a	n/a	47
April 2017	5	0	23	0	0	0	n/a	n/a	28
Dundas Town									
April 2018	0	0	0	0	0	0	n/a	n/a	0
April 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
April 2018	0	0	60	0	0	0	n/a	n/a	60
April 2017	5	0	48	0	0	3	n/a	n/a	56
Glanbrook									
April 2018	7	0	9	0	0	0	n/a	n/a	16
April 2017	8	0	96	0	2	0	n/a	n/a	106
City of Burlington									
April 2018	3	0	0	0	0	0	n/a	n/a	3
April 2017	0	1	0	0	0	0	n/a	n/a	1
Grimsby									
April 2018	0	0	18	0	2	0	n/a	n/a	20
April 2017	5	0	22	0	0	0	n/a	n/a	27
Hamilton CMA									
April 2018	31	2	196	0	2	0	n/a	n/a	231
April 2017	56	18	251	0	17	18	n/a	n/a	360
Brant City									
April 2018	7	0	0	0	0	0	n/a	n/a	7
April 2017	4	5	0	0	0	0	n/a	n/a	9
Brantford City									
April 2018	5	0	8	0	4	0	n/a	n/a	17
April 2017	7	0	1	0	5	0	n/a	n/a	13
Brantford CMA									
April 2018	12	0	8	0	4	0	n/a	n/a	24
April 2017	11	5	1	0	5	0	n/a	n/a	22

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
April 2018

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
April 2018	38	2	46	0	0	0	n/a	n/a	86
April 2017	42	3	25	0	0	28	n/a	n/a	98
Former Hamilton City									
April 2018	3	2	0	0	0	0	n/a	n/a	5
April 2017	9	0	0	0	0	15	n/a	n/a	24
Stoney Creek City									
April 2018	15	0	16	0	0	0	n/a	n/a	31
April 2017	5	3	25	0	0	13	n/a	n/a	46
Ancaster City									
April 2018	8	0	0	0	0	0	n/a	n/a	8
April 2017	8	0	0	0	0	0	n/a	n/a	8
Dundas Town									
April 2018	0	0	0	0	0	0	n/a	n/a	0
April 2017	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
April 2018	12	0	30	0	0	0	n/a	n/a	42
April 2017	7	0	0	0	0	0	n/a	n/a	7
Glanbrook									
April 2018	0	0	0	0	0	0	n/a	n/a	0
April 2017	13	0	0	0	0	0	n/a	n/a	13
City of Burlington									
April 2018	2	0	0	0	0	0	n/a	n/a	2
April 2017	3	0	0	0	0	0	n/a	n/a	3
Grimsby									
April 2018	0	0	18	0	4	0	n/a	n/a	22
April 2017	0	0	0	0	0	0	n/a	n/a	0
Hamilton CMA									
April 2018	40	2	64	0	4	0	n/a	n/a	110
April 2017	45	3	25	0	0	28	n/a	n/a	101
Brant City									
April 2018	8	0	0	0	0	0	n/a	n/a	8
April 2017	12	0	0	0	0	0	n/a	n/a	12
Brantford City									
April 2018	1	2	14	0	0	0	n/a	n/a	17
April 2017	4	2	1	0	2	0	n/a	n/a	9
Brantford CMA									
April 2018	9	2	14	0	0	0	n/a	n/a	25
April 2017	16	2	1	0	2	0	n/a	n/a	21

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA 2008 - 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2017	704	92	773	0	156	1,168	0	0	2,893
% Change	-14.9	-16.4	-28.2	n/a	**	16.2	n/a	-100.0	-11.5
2016	827	110	1,076	0	23	1,005	0	228	3,269
% Change	-25.9	**	109.3	-100.0	-47.7	187.1	-100.0	n/a	59.2
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2008 - 2017

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2017	180	8	165	0	5	0	0	57	415
% Change	-14.3	-42.9	91.9	n/a	-16.7	-100.0	n/a	**	25.4
2016	210	14	86	0	6	12	0	3	331
% Change	-20.5	-12.5	-53.3	-100.0	-68.4	-92.1	n/a	-98.0	-58.0
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
April 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	% Change
Hamilton CMA	66	17	0	4	100	66	466	120	632	207	**
City of Hamilton	21	11	0	4	100	66	375	0	496	81	**
Former Hamilton City	0	4	0	0	0	0	0	0	0	4	-100.0
Stoney Creek City	1	1	0	0	0	0	276	0	277	1	**
Ancaster City	15	5	0	4	36	48	0	0	51	57	-10.5
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	3	1	0	0	43	18	99	0	145	19	**
Glanbrook	2	0	0	0	21	0	0	0	23	0	n/a
City of Burlington	42	6	0	0	0	0	91	120	133	126	5.6
Grimsby	3	0	0	0	0	0	0	0	3	0	n/a
Brantford CMA	31	6	0	0	4	14	0	0	35	20	75.0
Brant City	6	6	0	0	4	9	0	0	10	15	-33.3
Brantford City	25	0	0	0	0	5	0	0	25	5	**

Table 2.1: Starts by Submarket and by Dwelling Type
January - April 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Hamilton CMA	188	179	4	48	280	152	572	459	1,044	838	24.6
City of Hamilton	74	149	4	48	280	121	429	339	787	657	19.8
Former Hamilton City	4	23	0	2	4	12	54	102	62	139	-55.4
Stoney Creek City	6	9	0	0	93	22	276	237	375	268	39.9
Ancaster City	38	17	4	46	72	48	0	0	114	111	2.7
Dundas Town	2	0	0	0	0	0	0	0	2	0	n/a
Flamborough	17	73	0	0	85	18	99	0	201	91	120.9
Glanbrook	7	27	0	0	26	21	0	0	33	48	-31.3
City of Burlington	105	24	0	0	0	0	143	120	248	144	72.2
Grimsby	9	6	0	0	0	31	0	0	9	37	-75.7
Brantford CMA	115	28	2	0	8	26	0	0	125	54	131.5
Brant City	45	25	2	0	8	9	0	0	55	34	61.8
Brantford City	70	3	0	0	0	17	0	0	70	20	**

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
April 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017
Hamilton CMA	100	66	0	0	466	120	0	0
City of Hamilton	100	66	0	0	375	0	0	0
Former Hamilton City	0	0	0	0	0	0	0	0
Stoney Creek City	0	0	0	0	276	0	0	0
Ancaster City	36	48	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	43	18	0	0	99	0	0	0
Glanbrook	21	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	91	120	0	0
Grimsby	0	0	0	0	0	0	0	0
Brantford CMA	4	14	0	0	0	0	0	0
Brant City	4	9	0	0	0	0	0	0
Brantford City	0	5	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - April 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	280	152	0	0	520	459	52	0
City of Hamilton	280	121	0	0	429	339	0	0
Former Hamilton City	4	12	0	0	54	102	0	0
Stoney Creek City	93	22	0	0	276	237	0	0
Ancaster City	72	48	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	85	18	0	0	99	0	0	0
Glanbrook	26	21	0	0	0	0	0	0
City of Burlington	0	0	0	0	91	120	52	0
Grimsby	0	31	0	0	0	0	0	0
Brantford CMA	8	26	0	0	0	0	0	0
Brant City	8	9	0	0	0	0	0	0
Brantford City	0	17	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market April 2018								
Submarket	Freehold		Condominium		Rental		Total*	
	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017
Hamilton CMA	153	87	479	120	0	0	632	207
City of Hamilton	108	81	388	0	0	0	496	81
Former Hamilton City	0	4	0	0	0	0	0	4
Stoney Creek City	1	1	276	0	0	0	277	1
Ancaster City	51	57	0	0	0	0	51	57
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	40	19	105	0	0	0	145	19
Glanbrook	16	0	7	0	0	0	23	0
City of Burlington	42	6	91	120	0	0	133	126
Grimsby	3	0	0	0	0	0	3	0
Brantford CMA	35	20	0	0	0	0	35	20
Brant City	10	15	0	0	0	0	10	15
Brantford City	25	5	0	0	0	0	25	5

Table 2.5: Starts by Submarket and by Intended Market January - April 2018								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	440	379	552	459	52	0	1,044	838
City of Hamilton	326	318	461	339	0	0	787	657
Former Hamilton City	8	37	54	102	0	0	62	139
Stoney Creek City	99	31	276	237	0	0	375	268
Ancaster City	114	111	0	0	0	0	114	111
Dundas Town	2	0	0	0	0	0	2	0
Flamborough	77	91	124	0	0	0	201	91
Glanbrook	26	48	7	0	0	0	33	48
City of Burlington	105	24	91	120	52	0	248	144
Grimsby	9	37	0	0	0	0	9	37
Brantford CMA	125	54	0	0	0	0	125	54
Brant City	55	34	0	0	0	0	55	34
Brantford City	70	20	0	0	0	0	70	20

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
April 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	% Change
Hamilton CMA	43	36	2	0	132	51	0	30	177	117	51.3
City of Hamilton	41	30	2	0	90	51	0	30	133	111	19.8
Former Hamilton City	3	5	2	0	0	0	0	30	5	35	-85.7
Stoney Creek City	19	5	0	0	42	51	0	0	61	56	8.9
Ancaster City	7	8	0	0	0	0	0	0	7	8	-12.5
Dundas Town	0	0	0	0	0	0	0	0	0	0	n/a
Flamborough	12	6	0	0	48	0	0	0	60	6	**
Glanbrook	0	6	0	0	0	0	0	0	0	6	-100.0
City of Burlington	2	3	0	0	0	0	0	0	2	3	-33.3
Grimsby	0	3	0	0	42	0	0	0	42	3	**
Brantford CMA	9	10	0	2	6	0	57	0	72	12	**
Brant City	8	10	0	0	0	0	0	0	8	10	-20.0
Brantford City	1	0	0	2	6	0	57	0	64	2	**

Table 3.1: Completions by Submarket and by Dwelling Type
January - April 2018

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	% Change
Hamilton CMA	190	220	6	10	253	224	154	380	603	834	-27.7
City of Hamilton	168	189	6	10	211	211	0	158	385	568	-32.2
Former Hamilton City	22	34	6	4	45	0	0	30	73	68	7.4
Stoney Creek City	59	36	0	6	53	51	0	128	112	221	-49.3
Ancaster City	51	12	0	0	48	32	0	0	99	44	125.0
Dundas Town	1	2	0	0	0	0	0	0	1	2	-50.0
Flamborough	32	78	0	0	59	51	0	0	91	129	-29.5
Glanbrook	3	27	0	0	6	77	0	0	9	104	-91.3
City of Burlington	20	22	0	0	0	13	154	222	174	257	-32.3
Grimsby	2	9	0	0	42	0	0	0	44	9	**
Brantford CMA	32	42	2	10	66	22	57	151	157	225	-30.2
Brant City	28	29	0	0	9	0	0	0	37	29	27.6
Brantford City	4	13	2	10	57	22	57	151	120	196	-38.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
April 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017
Hamilton CMA	132	51	0	0	0	30	0	0
City of Hamilton	90	51	0	0	0	30	0	0
Former Hamilton City	0	0	0	0	0	30	0	0
Stoney Creek City	42	51	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	48	0	0	0	0	0	0	0
Glanbrook	0	0	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	0	0	0
Grimsby	42	0	0	0	0	0	0	0
Brantford CMA	6	0	0	0	0	0	57	0
Brant City	0	0	0	0	0	0	0	0
Brantford City	6	0	0	0	0	0	57	0

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - April 2018

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	253	224	0	0	154	380	0	0
City of Hamilton	211	211	0	0	0	158	0	0
Former Hamilton City	45	0	0	0	0	30	0	0
Stoney Creek City	53	51	0	0	0	128	0	0
Ancaster City	48	32	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	59	51	0	0	0	0	0	0
Glanbrook	6	77	0	0	0	0	0	0
City of Burlington	0	13	0	0	154	222	0	0
Grimsby	42	0	0	0	0	0	0	0
Brantford CMA	66	22	0	0	0	0	57	151
Brant City	9	0	0	0	0	0	0	0
Brantford City	57	22	0	0	0	0	57	151

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
April 2018

Submarket	Freehold		Condominium		Rental		Total*	
	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017	April 2018	April 2017
Hamilton CMA	171	87	6	30	0	0	177	117
City of Hamilton	133	81	0	30	0	0	133	111
Former Hamilton City	5	5	0	30	0	0	5	35
Stoney Creek City	61	56	0	0	0	0	61	56
Ancaster City	7	8	0	0	0	0	7	8
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	60	6	0	0	0	0	60	6
Glanbrook	0	6	0	0	0	0	0	6
City of Burlington	2	3	0	0	0	0	2	3
Grimsby	36	3	6	0	0	0	42	3
Brantford CMA	15	12	0	0	57	0	72	12
Brant City	8	10	0	0	0	0	8	10
Brantford City	7	2	0	0	57	0	64	2

Table 3.5: Completions by Submarket and by Intended Market
January - April 2018

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017	YTD 2018	YTD 2017
Hamilton CMA	443	441	160	393	0	0	603	834
City of Hamilton	385	410	0	158	0	0	385	568
Former Hamilton City	73	38	0	30	0	0	73	68
Stoney Creek City	112	93	0	128	0	0	112	221
Ancaster City	99	44	0	0	0	0	99	44
Dundas Town	1	2	0	0	0	0	1	2
Flamborough	91	129	0	0	0	0	91	129
Glanbrook	9	104	0	0	0	0	9	104
City of Burlington	20	22	154	235	0	0	174	257
Grimsby	38	9	6	0	0	0	44	9
Brantford CMA	100	64	0	10	57	151	157	225
Brant City	37	29	0	0	0	0	37	29
Brantford City	63	35	0	10	57	151	120	196

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 2018

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
April 2018	0	0.0	1	2.9	2	5.7	8	22.9	24	68.6	35	-	-
April 2017	4	9.5	5	11.9	7	16.7	7	16.7	19	45.2	42	-	-
Year-to-date 2018	11	6.4	24	13.9	25	14.5	42	24.3	71	41.0	173	425,000	521,321
Year-to-date 2017	16	7.8	24	11.7	36	17.6	58	28.3	71	34.6	205	490,000	501,655
Former Hamilton City													
April 2018	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
April 2017	2	22.2	0	0.0	0	0.0	2	22.2	5	55.6	9	-	-
Year-to-date 2018	8	29.6	2	7.4	3	11.1	9	33.3	5	18.5	27	-	454,971
Year-to-date 2017	4	10.5	2	5.3	5	13.2	13	34.2	14	36.8	38	-	-
Stoney Creek City													
April 2018	0	0.0	1	7.1	1	7.1	5	35.7	7	50.0	14	-	-
April 2017	0	0.0	0	0.0	0	0.0	3	60.0	2	40.0	5	-	-
Year-to-date 2018	1	2.0	9	18.4	14	28.6	12	24.5	13	26.5	49	-	-
Year-to-date 2017	1	2.3	3	7.0	4	9.3	14	32.6	21	48.8	43	-	-
Ancaster City													
April 2018	0	0.0	0	0.0	1	12.5	1	12.5	6	75.0	8	-	-
April 2017	0	0.0	0	0.0	0	0.0	0	0.0	8	100.0	8	-	-
Year-to-date 2018	0	0.0	1	2.0	4	8.0	12	24.0	33	66.0	50	-	562,561
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0	12	-	-
Dundas Town													
April 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
April 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2017	0	0.0	0	0.0	0	0.0	2	100.0	0	0.0	2	-	-
Flamborough													
April 2018	0	0.0	0	0.0	0	0.0	1	9.1	10	90.9	11	-	-
April 2017	0	0.0	0	0.0	1	14.3	2	28.6	4	57.1	7	-	-
Year-to-date 2018	2	4.8	10	23.8	3	7.1	9	21.4	18	42.9	42	-	-
Year-to-date 2017	7	9.0	11	14.1	19	24.4	20	25.6	21	26.9	78	-	441,992
Glanbrook													
April 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
April 2017	2	15.4	5	38.5	6	46.2	0	0.0	0	0.0	13	-	-
Year-to-date 2018	0	0.0	2	50.0	1	25.0	0	0.0	1	25.0	4	-	-
Year-to-date 2017	4	12.5	8	25.0	8	25.0	9	28.1	3	9.4	32	-	-
City of Burlington													
April 2018	0	0.0	0	0.0	0	0.0	0	0.0	2	100.0	2	-	-
April 2017	0	0.0	0	0.0	0	0.0	0	0.0	3	100.0	3	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	0	0.0	20	100.0	20	-	2,072,283
Year-to-date 2017	0	0.0	0	0.0	0	0.0	0	0.0	23	100.0	23	-	-
Grimsby													
April 2018	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
April 2017	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2018	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
Year-to-date 2017	0	0.0	1	20.0	0	0.0	1	20.0	3	60.0	5	-	-

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
April 2018

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
April 2018	0	0.0	1	2.7	2	5.4	8	21.6	26	70.3	37	550,000	661,542
April 2017	4	8.9	5	11.1	7	15.6	7	15.6	22	48.9	45	500,000	636,853
Year-to-date 2018	11	5.7	24	12.4	25	12.9	42	21.6	92	47.4	194	500,000	676,288
Year-to-date 2017	16	6.9	25	10.7	36	15.5	59	25.3	97	41.6	233	495,000	704,274

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range
April 2018

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant City													
April 2018	0	0.0	0	0.0	0	0.0	2	25.0	6	75.0	8	-	-
April 2017	3	25.0	2	16.7	1	8.3	1	8.3	5	41.7	12	-	480,981
Year-to-date 2018	0	0.0	1	4.0	2	8.0	3	12.0	19	76.0	25	-	626,222
Year-to-date 2017	7	25.9	5	18.5	1	3.7	3	11.1	11	40.7	27	-	445,797
Brantford City													
April 2018	1	100.0	0	0.0	0	0.0	0	0.0	0	0.0	1	-	-
April 2017	1	25.0	1	25.0	0	0.0	1	25.0	1	25.0	4	-	418,642
Year-to-date 2018	2	40.0	1	20.0	1	20.0	0	0.0	1	20.0	5	-	-
Year-to-date 2017	1	4.0	1	4.0	4	16.0	5	20.0	14	56.0	25	-	525,451
Brantford CMA													
April 2018	1	11.1	0	0.0	0	0.0	2	22.2	6	66.7	9	-	599,871
April 2017	4	25.0	3	18.8	1	6.3	2	12.5	6	37.5	16	457,500	465,396
Year-to-date 2018	2	6.7	2	6.7	3	10.0	3	10.0	20	66.7	30	-	575,973
Year-to-date 2017	8	15.4	6	11.5	5	9.6	8	15.4	25	48.1	52	490,000	496,823

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units April 2018						
Submarket	April 2018	April 2017	% Change	YTD 2018	YTD 2017	% Change
Hamilton CMA	661,542	636,853	3.9	676,288	704,274	-4.0
City of Hamilton	-	-	n/a	521,321	501,655	3.9
Former Hamilton City	-	-	n/a	454,971	-	n/a
Stoney Creek City	-	-	n/a	-	-	n/a
Ancaster City	-	-	n/a	562,561	-	n/a
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	-	441,992	n/a
Glanbrook	-	-	n/a	-	-	n/a
City of Burlington	-	-	n/a	2,072,283	-	n/a
Grimsby	-	-	n/a	-	-	n/a
Brantford CMA	599,871	465,396	28.9	575,973	496,823	15.9
Brant City	-	480,981	n/a	626,222	445,797	40.5
Brantford City	-	418,642	n/a	-	525,451	n/a

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

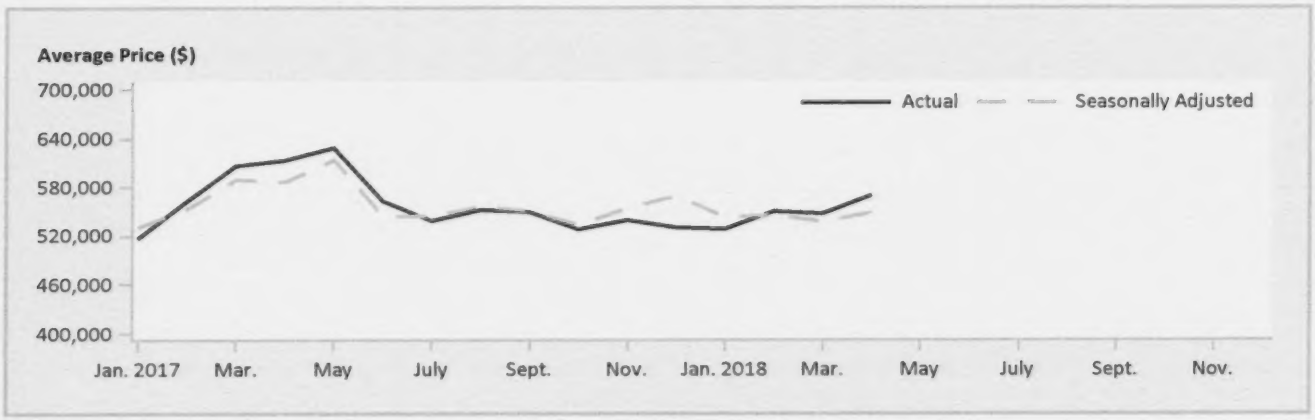


Figure 5.2a: MLS® Residential Sales for Hamilton

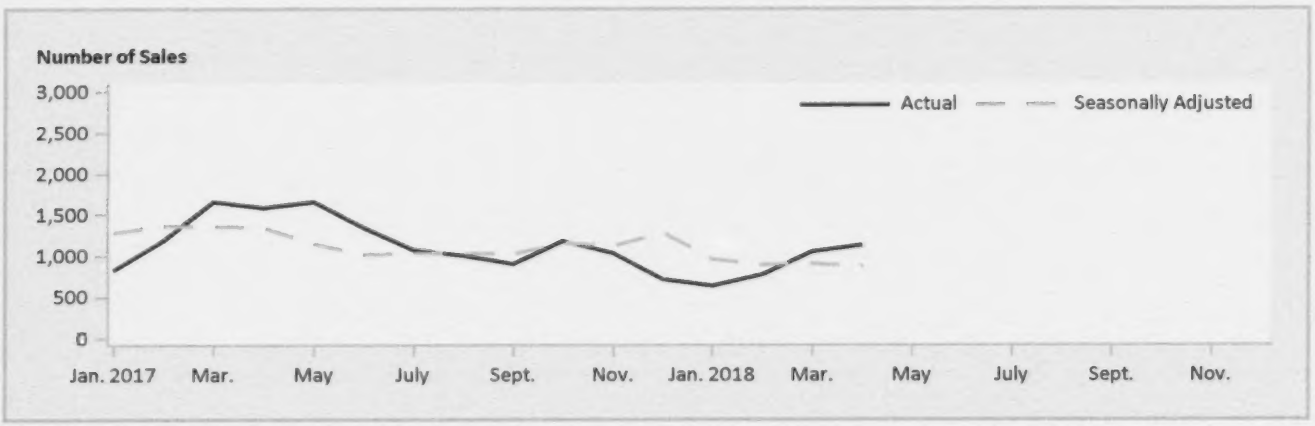
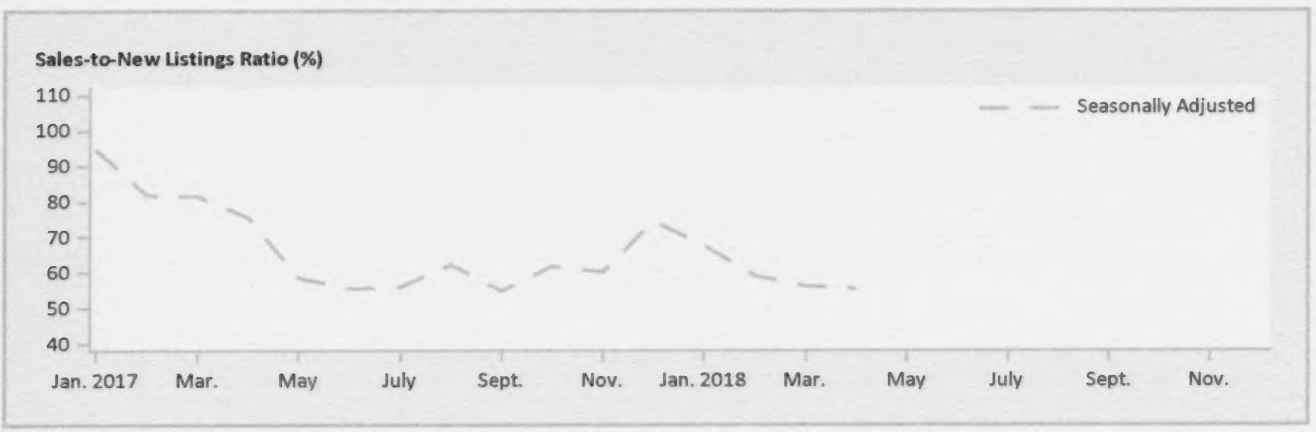


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

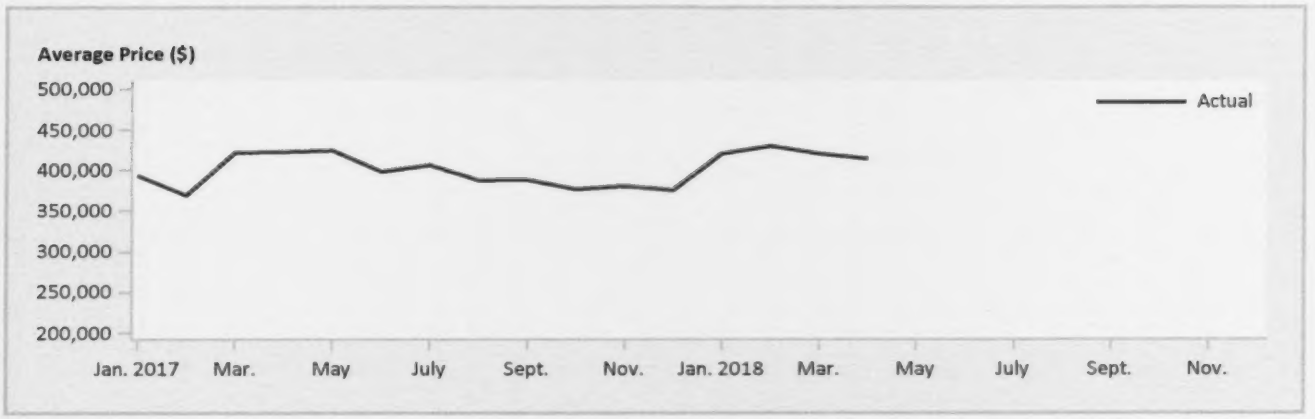


Figure 5.2b: MLS® Residential Sales for Brantford

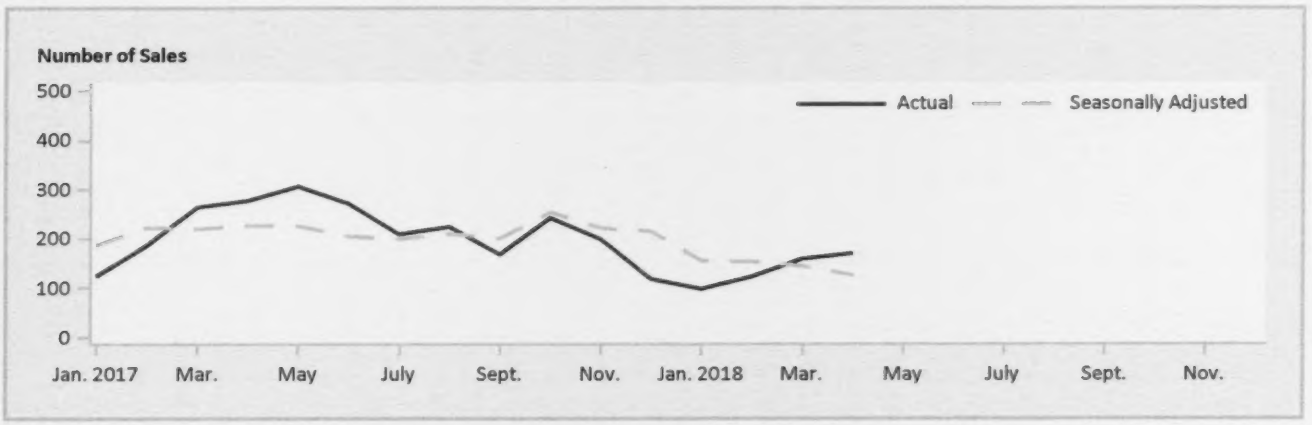
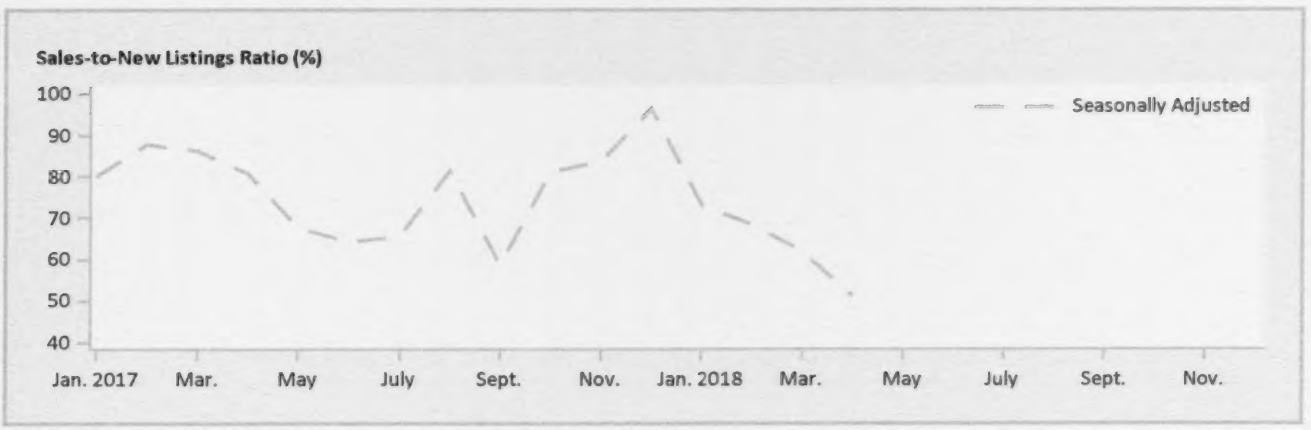


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
April 2018

		Interest Rates			NHPI, Total, Hamilton CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	Mortgage Rates (%) 5 Yr. Term			Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
2017	January	561	3.14	4.64	100.6	130.8	400.0	5.7	64.9	972
	February	561	3.14	4.64	101.6	131.2	399.7	5.8	64.8	970
	March	561	3.14	4.64	101.6	131.4	402.0	5.7	65.1	964
	April	561	3.14	4.64	101.6	132.0	409.2	5.4	65.9	956
	May	561	3.14	4.64	101.6	131.9	415.0	5.2	66.6	949
	June	561	3.14	4.64	101.6	132.1	416.7	5.0	66.7	934
	July	573	3.14	4.84	103.1	131.9	420.2	5.1	67.3	932
	August	573	3.14	4.84	103.1	131.8	426.5	4.5	67.8	934
	September	575	3.09	4.89	103.1	132.3	431.2	4.2	68.2	951
	October	581	3.24	4.99	103.1	132.3	431.3	4.0	68.0	973
	November	581	3.24	4.99	103.1	132.7	428.3	4.2	67.6	978
	December	581	3.24	4.99	103.0	132.0	425.1	4.6	67.3	984
2018	January	590	3.34	5.14	103.2	133.2	424.2	4.7	67.1	979
	February	590	3.34	5.14	103.1	134.0	419.0	5.3	66.6	986
	March	590	3.34	5.14	103.2	134.6	414.9	5.3	65.9	999
	April	590	3.34	5.14		134.8	409.1	5.3	64.9	1,007
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
April 2018

		Interest Rates			NHPI, Total, Ontario CMA 2016.12 =100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2017	January	561	3.14	4.64	100.3	130.8	74.3	4.2	68.3	884
	February	561	3.14	4.64	101.1	131.2	74.1	4.3	68.0	891
	March	561	3.14	4.64	101.4	131.4	73.7	4.8	67.9	892
	April	561	3.14	4.64	103.0	132.0	72.4	4.7	66.6	899
	May	561	3.14	4.64	103.8	131.9	70.8	5.1	65.3	905
	June	561	3.14	4.64	103.9	132.1	69.1	4.6	63.3	903
	July	573	3.14	4.84	104.1	131.9	68.7	5.0	63.1	899
	August	573	3.14	4.84	104.2	131.8	70.1	5.3	64.4	889
	September	575	3.09	4.89	104.3	132.3	71.3	5.4	65.7	897
	October	581	3.24	4.99	104.4	132.3	73.2	5.3	67.2	903
	November	581	3.24	4.99	104.5	132.7	73.9	4.8	67.5	902
	December	581	3.24	4.99	104.5	132.0	74.8	4.7	68.1	895
2018	January	590	3.34	5.14	104.6	133.2	75.0	4.7	68.3	891
	February	590	3.34	5.14	104.3	134.0	74.1	5.1	67.6	898
	March	590	3.34	5.14	104.3	134.6	72.1	6.7	66.9	907
	April	590	3.34	5.14		134.8	70.0	7.2	65.1	918
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology
The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2016 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology
The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a population centre (known as the core). A CMA must have a total population of at least 100,000 of which 50,000 or more must live in the core based on adjusted data from the previous Census of Population Program. A CA must have a core population of at least 10,000 also based on data from the previous Census of Population Program. To be included in the CMA or CA, other adjacent municipalities must have a high degree of integration with the core, as measured by commuting flows derived from data on place of work from the previous Census Program.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

2017 data based on 2016 Census Definitions. 2012-2016 data based on 2011 Census Definitions. 2007-2011 data based on 2006 Census Definitions.

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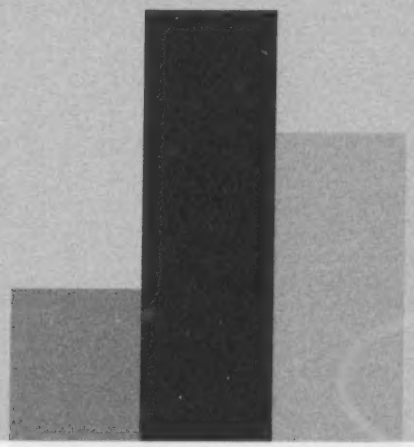

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